

VIRGINIA SURETY COMPANY, INC.

Home Office: 175 Jackson Blvd., Chicago, IL 60604

Administrative Office: 5850 San Felipe, Suite 600

Houston, TX 77057 ♦ 888-416-4313

**GROUP LEGAL EXPENSE INSURANCE POLICY
CERTIFICATE OF COVERAGE**

**POLICYHOLDER NAME AND ADDRESS: Marvell Semiconductor, Inc.
5488 Marvell Ln.
Santa Clara, CA 95054**

POLICY NO. 602639

MEMBER:

ADDRESS:

EFFECTIVE DATE: 08/01/10

We have agreed to insure certain Members of the Policyholder as specified herein, in consideration of the payment of the required premium, and in accordance with the terms, conditions, limitations and exclusions of the Group Policy.

To pay the benefits summarized herein and described more fully in the Certificate of Coverage. The Group Policy is delivered in California, and shall be governed by the laws thereof.

The Group Policy will be administered on behalf of Virginia Surety Company, Inc. and LegalPlans USA, LLC.

Secretary



President



Schedule of Benefits

<i>Coverage</i>	<i>Maximum Benefits</i>	
	<i>Participating Attorney</i>	<i>Non-Participating Attorney</i>
Advice and Consultation		
• LegalEASE Helpline	Paid in Full	N/A
• Initial Law Office Consultation (one hour per calendar quarter)	Paid in Full	\$60/consultation
• Review of Simple Documents – Up to 6 pages	Paid in Full	\$60
• Financial Helpline	Paid in Full	N/A
• OnLine Legal Access	Paid in Full	N/A
Miscellaneous Law Office Services		
	25% discount on Plan Attorneys' Hourly Rates	N/A
Consumer Matters		
• Document Preparation		
Simple Deed	Paid in Full	\$60
Promissory Note	Paid in Full	\$60
Consumer Dispute Correspondence	Paid in Full	\$60
Installment Sales Agreement	Paid in Full	\$60
Simple Affidavit	Paid in Full	\$60
General Power of Attorney	Paid in Full	\$60/document
• Family Member	Paid in Full	\$40/Family Member document
Lease Agreement – <i>Tenant Only</i>	Paid in Full	\$60
Time Share Agreement	Paid in Full	\$60
• Consumer Dispute	Paid in Full	\$60
• Small Claims Court Representation	2 Hours	\$120
Will, Codicil, Power of Attorney, Trust and Probate		
• Will or Codicil for Member	Paid in Full	\$90/document
Spouse	Paid in Full	\$90
Family Member	Paid in Full	\$90
Complex Will	25% discount	N/A
• Living Will and/or Health Care Power of Attorney	Paid in Full	\$40
Family Member	Paid in Full	\$40
• Living Trust Document	Paid in Full	\$240
• Probate of Small Estate	2 Hours	\$120
Residential Matters		
• Purchase of primary residence including document preparation and closing)	Paid in Full	\$420
• Sale of primary residence	Paid in Full	\$240
• Refinancing of primary residence	Paid in Full	\$150
• Landlord/tenant disputes	Paid in Full	\$2,000 maximum Subject to Managed Case Rules**

Financial Matters

• Debt Collection Defense		
Pre-litigation defense activities	Paid in Full	\$120
Trial defense	Paid in Full	\$480 maximum Subject to Managed Case Rules**
• Bankruptcy (chapter 7 or 13)	Paid in Full	\$660 maximum Subject to Managed Case Rules**
• Foreclosure	Paid in Full	\$450 maximum Subject to Managed Case Rules**
• Tax Audits	Paid in Full	\$2,000 maximum Subject to Managed Case Rules**

Family Law

• Separation, Divorce, Civil Annulment		
Uncontested Separation	Paid in Full up to 10 hours	\$200
Consent/default Divorce	Paid in Full up to 10 hours	\$400
Uncontested Divorce	Paid in Full up to 10 hours	\$600
Contested Divorce, as defined	\$2,000 maximum Subject to Managed Case Rules**	\$2,000 maximum Subject to Managed Case Rules**
• Name Change	Paid in Full	\$200
• Guardianship/Conservatorship	Paid in Full	\$400
• Uncontested Governmental Agency Adoptions	Paid in Full	\$300
• Uncontested Stepparent Adoptions	Paid in Full	\$400
• Juvenile Court Proceedings	Paid in Full	\$375

Civil Litigation Defense

	Paid in Full	\$2,000 maximum Subject to Managed Case Rules**
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Criminal Defense

Traffic Defense (resulting in suspension or revocation of license)	Paid in Full	\$360
Administrative proceeding (regarding suspension or revocation of license)	Paid in Full	\$300

** Managed Case Rules require the following:

1. Member and/or Family Member must secure a confirmation letter from the Member Service Center prior to proceeding with an attorney.
2. The attorney must provide a written estimate of fees reflecting his or her best judgment as to the likely conduct of the case.
3. We will set a maximum attorney fee that takes into account the reasonable level of reimbursement of the proceeding and the proposed litigation strategy. Fees as a result of services in excess of the maximum attorney fee are the responsibility of the Member and/or Family Member.

DEFINITIONS

“PLAN” ATTORNEY” - means an attorney associated with a private law firm, who is licensed to practice law in the Member’s state. These attorneys have been contracted to provide legal advice and simple service by telephone to Members.

“ADMINISTRATOR” - means LegalPlans USA, LLC; or its subsidiary.

“MEMBER SERVICE CENTER” - means the service location established to help make full use of the certificate benefits.

“COMPLEX WILL” - means the Member has a significant net worth and will benefit from tax planning, or the estate is subject to current state or federal estate taxation; the Member owns a business that will continue in operation after death; the Member wants to put restrictions on what heirs may do with the property; the Member wants to leave money to someone in a trust because the person cannot manage his or her own affairs (such as a mentally handicapped child), or wants the property to be managed by a trustee for a period of time past the child’s age of majority, to age 25 or 30, for example; the Member thinks that someone will challenge the will; and/or the Member wants to exclude any lawful dependents.

“EFFECTIVE DATE” - means the date coverage hereunder begins.

“FAMILY MEMBER” - means the Member’s lawful spouse and children, and for whom a premium is paid. Eligible Family Members are the Member’s spouse and Member’s unmarried dependent children, including stepchild, legally adopted child, child placed in the home for adoption and foster child, up to age 19, and from age 19 up to 25 years if they are enrolled in an accredited school or college as full-time student(s) and are primarily dependent upon the Member for support.

“MEMBER” - refers to the individual who is associated with the Policyholder and who has paid or a premium has been paid on their behalf and who meets the eligibility requirements for Covered Services.

“NON-PARTICIPATING ATTORNEY” - means an attorney not retained by Administrator who is selected and paid by the Member to provide services covered under the Certificate of Coverage up to the maximum amount as shown in the Schedule of Benefits.

“PAID IN FULL” - means complete payment to a Participating Attorney for covered legal services.

“PARTICIPATING ATTORNEY” - means an attorney retained by the Administrator to provide covered legal services at the amount shown in the Schedule of Benefits.

“PLAN SPONSOR” - means an organization other than the Policyholder or the Member’s employer which makes coverage hereunder available.

“POLICYHOLDER” - means the organization to which a group policy has been issued.

“WE”, “US”, “OUR” AND “COMPANY” - means the name of the underwriter indicated on the face page.

COVERED SERVICES

In consideration of payment and receipt by Us of the applicable premium, all Covered Services are available to a Member and the Member’s spouse and eligible dependents. Except as noted below, the following Covered Services are provided to the Member when the Member uses a Participating Attorney. The Schedule of Benefits chart shows the reimbursement schedule when the Member uses a Non-Participating Attorney.

Advice and Consultation

LegalEASE Helpline:

Advice and consultation by toll-free telephone with a Plan Attorney. Services are available during normal business hours. Calls can relate to any personal legal matter, civil or criminal, except those specifically excluded.

Financial Helpline:

Consultation by toll-free telephone during normal business hours. Calls can relate to investment strategies, debt matters, or any personal financial planning question.

Initial Law Office Consultation

Up to the maximum as shown in the Schedule of Benefits for office consultations with a Participating Attorney on any personal legal problem, civil or criminal, except those specifically excluded. See Miscellaneous Law Office Services.

Miscellaneous Law Office Services

Benefits not specifically covered or excluded hereunder to be provided at an amount shown in the Schedule of Benefits.

This benefit is limited to one use per year and is subject to Managed Case Rules.

Review of Simple Document

The Plan Attorney will verbally explain the meaning or impact of any form or document, or make suggestions for changes to a form or document being drafted of up to the maximum number of pages as shown in the Schedule of Benefits. This benefit does not include a written analysis of any form or document.

OnLine Legal Access

Internet access to legal information and documents for many common legal situations. This feature is designed for Members and/or Family Members who wish to independently research legal issues either before or after contacting an Plan Attorney. OnLine Legal Access can be activated through the internet by contacting the following website: www.vsc-legalase.com.

Document Preparation

Preparation of any of the following documents: simple deed (excluding those reviewed or prepared under the real estate benefit), promissory note, consumer dispute correspondence, installment sales agreement, general power of attorney, lease agreement (tenant only), time share agreement, and simple affidavit.

This benefit is limited to one use per year.

Consumer Dispute

Consultation or representation in a dispute relating to consumer goods and services (not involving real estate construction, landlord/tenant disputes or renovation).

This benefit is limited to one use per year.

Small Claims Court Representation

Consultation and/or representation for a consumer dispute filed in small claims court.

This benefit is limited to one use per year.

Will and Codicil Preparation

Preparation of one simple will or codicil (an amendment to an existing will) for the Member and spouse only, including the preparation of a simple testamentary support trust for the dependent children:

Simple Will Preparation: Plan Attorney shall prepare a simple will or codicil for Member and Family Member and discuss the legal requirements for signing the will.

Complex Will Preparation: Plan Attorney shall prepare a complex will or codicil for Member or Family Member at a discounted fee paid directly to the attorney as shown in the Schedule of Benefits.

Living Will and/or Health Care Power of Attorney

Preparation of living will and/or health care power of attorney for Member and/or Family Member as authorized by state law. A living will expresses an individual's wishes as to the use or withdrawal of life support systems. A health care power of attorney appoints another to make medical decisions if the individual is unable to do so him/her self.

This benefit is limited to one use per year.

Living Trust Document

Preparation of living trust documents. This benefit does not include services related to transactions to fund the trust or transfer assets into it.

This benefit is limited to one use per year.

Probate of Small Estate

The service of an attorney for the probate of a small estate (an estate that is not subject to current state or federal estate taxation) up to the maximum as shown in Schedule of Benefits.

Real Estate Sale, Purchase or Refinancing of Primary Residence

The services of an attorney for the purchase, sale, or refinancing of a Member's primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This service includes the review or preparation of closing documents and/or attendance by the Member's attorney at closing in situations when it is customary to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. Home equity loans and the sale or purchase of unimproved or rental properties are not included.

This benefit is limited to one closing per year and is subject to a waiting period, if any, as shown in the Schedule of Benefits.

Landlord/Tenant Disputes

Representation of the Member and/or Family Member as a tenant in a dispute with his/her landlord.

This benefit is limited to one use per year and is subject to Managed Case Rules.

Debt Collection Defense

The defense of any dispute involving personal (non-business related) debt. This benefit includes correspondence, negotiating with creditors to arrange a repayment schedule, assistance in limiting harassment by bill collectors, and negotiating settlement after a complaint is filed. This service does not include defense against execution of a court-ordered judgment or efforts to vacate or set aside a judgment.

This benefit is limited to one use per year. Trial defense benefit is subject to Managed Case Rules.

Bankruptcy

Representation on behalf of the Member or Family Member for personal (non-business related) bankruptcy protection under Chapter 7 or 13 of the Internal Revenue Code.

This benefit is limited to one use per year and is subject to a waiting period, if any, as shown in the Schedule of Benefits.

Foreclosure

Defense of the Member in an action to foreclose on the Member's primary residence (where Member has resided or intends to reside twenty-seven (27) weeks or more per year.)

This benefit is limited to one use per year and is subject to Managed Case Rules.

Tax Audits

Includes the services of an attorney (but not accounting services) during a personal (non-business related) tax audit process required by federal and state tax authorities and negotiations relating to it. This benefit does not include a defense against criminal charges nor the defense of civil tax litigation in any tax court.

This benefit is limited to one use per year and is subject to a waiting period, if any, as shown in the Schedule of Benefits. This benefit is subject to Managed Case Rules.

Separation, Divorce, Annulment

Legal representation of the Member only for up to 10 hours in an uncontested separation, divorce, civil annulment, consent or default divorce. An uncontested separation, divorce or civil annulment does not involve significant disputed issues and the parties resolve any issues prior to any court supervised proceeding. A consent or default divorce does not involve any disputed issues and the opposing party is not represented by counsel. The benefit for uncontested matters does not provide any coverage of an attorney's fee for: (1) services in excess of 10 hours; the Member must pay the attorney's fee for services in excess of 10 hours; (2) services relative to post-decree representation; or, (3) contested matters in which case the Member must pay the attorney's fee for services, unless this Policy provides coverage of contested matters and the benefit shall be in accordance with the Schedule of Benefits. A contested separation, divorce or civil annulment requires more than five (5) hours of attorney time, involves disputed issues and both parties are represented by an attorney.

This benefit is limited to one use per year (representation seeking or defending against interim or subsequent-to-decree order shall constitute a separate use) and applies to the Member only. This benefit is subject to a waiting period, if any, as shown in the Schedule of Benefits. Contested divorce is subject to the Managed Case Rules.

Name Change

Services required to accomplish a legal name change for a Member or Family Member.

This benefit is limited to one use per year.

Guardianship/Conservatorship

Services required to establish a Member and/or Family Member as the guardian(s) or conservator(s) of another. This benefit does not include contested matters.

This benefit is limited to one use per year.

Uncontested Adoption

Legal representation for a Member and/or Family Member of up to five (5) hours in an uncontested governmental agency or stepparent adoption. An uncontested adoption does not involve significant disputed issues. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child; or (3) adoptions(s) made through any agency other than a governmental agency. A contested adoption requires more than five (5) hours of attorney time and involves disputed issues. If the amount of an attorney's times for uncontested adoption exceeds five (5) hours, or if the adoption becomes contested, coverage will terminate and the Member and/or Family Member will be responsible for any additional legal fees.

This benefit is limited to one use per year.

Juvenile Court Matters

Services related to the representation of the dependent child of a Member and/or Family Member in any juvenile court proceeding, provided the child's interest is not in conflict with the Member's and/or Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of juvenile court.

This benefit is limited to one use per year.

Civil Litigation Defense

Services related to the representation of a Member and/or Family Member who is a named defendant in a civil lawsuit (non-business related), up to and including the trial thereof. This benefit does not include: (1) any debt collection or family law matters; (2) lawsuits normally handled on a contingent fee basis; or (3) matters for which the Member has or is required by law to have insurance.

This benefit is limited to one use per year and is subject to a waiting period, if any, as shown in the Schedule of Benefits. This benefit is subject to the Managed Case Rules.

Traffic Defense

Services related to the representation of a Member and/or Family Member who is charged by governing authorities with moving traffic violation(s) and conviction could result in suspension or revocation of Member's and/or Family Member's drivers' license.

This benefit is limited to one use per year.

Administrative Proceeding

Services related to the representation of a Member and/or Family Member in an administrative proceeding relating to the suspension or revocation of driving privileges.

This benefit is limited to one use per year.

OBTAINING BENEFITS

Telephone Advice and Consultation on Legal and Financial Matters

Consultation by toll-free telephone with an attorney. Services are available during normal business hours. Calls can relate to any personal legal matter, civil or criminal, except those specifically excluded herein.

Financial Helpline:

Consultation by toll-free telephone during normal business hours. Calls can relate to investment strategies, debt matters, or any personal financial planning question.

Claim for Benefits

1. Members must call the Member Service Center to confirm eligibility and coverage prior to consulting with any attorney. The Member Service Center will assign a Participating Attorney to provide services relative to the matter. Failure to notify the Member Service Center within thirty (30) days following consultation with an attorney may result in a denial of benefits.
2. To obtain benefits under the Managed Case Rules:
 - Members and/or Family Member must secure a confirmation letter from the Member Service Center prior to proceeding with an attorney.
 - The attorney must provide a written estimate of fees reflecting his or her best judgment as to the likely conduct of the case.
 - We will set a maximum attorney fee that takes into account the reasonable level of reimbursement for the proceeding and the proposed litigation strategy. Fees as a result of services in excess of the maximum attorney fee are the responsibility of the Member and/or Family Member.
3. Members actively receiving services must remain enrolled and continue to pay premium hereunder. All benefits will be subject to subrogation and coordination of benefit rules.
4. Upon completion of a Covered Service, the Member and/or Family Member will be required by the Participating Attorney to sign a confirmation of completion.
5. If the Member and/or Family Member pays for pre-authorized services provided by a Non-Participating Attorney, the Member must submit a reimbursement form (provided by Member Service Center) accompanied by an original itemized bill within sixty (60) days after incurring the legal fees. Benefits provided to the Member and/or Family Member for Covered Services are subject to the maximum as shown in the Schedule of Benefits.

Disputes Between Member and Family Member

In the event that the Member and one of the Family Members are involved as adversaries in a dispute that is a Covered Service, only the Member will be covered.

If two or more Family Members are involved in a dispute that is otherwise covered, no coverage will be provided.

If two Members are involved as adversaries in a dispute that is a Covered Service, separate coverage for each Member will be provided.

EXCLUSIONS

The following benefits are excluded:

Appellate court proceedings, class actions, interventions, derivative action and amicus curiae filings.

The preparation and filing of individual, partnership or estate tax returns, appellate or administrative proceedings related to tax returns, litigation before the U.S. Tax Court, U.S. Court of Claims or any other federal, state or other courts with respect to tax matters.

Matters relating to securities, trademark or patent matters; business or commercial interests, including, but not limited to, professional, partnership and/or corporate matters; matters involving the law or laws of jurisdictions other than the United States and its territories and Canada; any matters involving a government (domestic or foreign) entity or agency; farm related issues; matters involving commercial or rental property transactions, including the purchase, sale or lease of investment or income-producing property. A two-family house, whether or not used by the Member as his or her primary residence, is deemed an investment or income-producing property.

Legal services which are fully paid for or provided at no cost by any governmental agency, organization or insurance company.

Matters that the attorney deems frivolous, spurious, harassing, or unethical (collectively referred to as "frivolous") or otherwise prohibited by the Model Rules of Professional Conduct of the state in which the attorney is licensed.

Costs associated with covered legal services, including but not limited to, all fines, court costs, penalties, sanctions, expert witness fees, bonds, bail bonds, attorney fees, exhibits, deposition costs, filing fees, transcripts, postage, telephone, photocopying, recording fees, messengers, judgements, jury fees, court reporter fees, investigative costs and all other incidental and out-of-pocket legal and litigation costs.

Any services on behalf of a Family Member against the interests of the Member.

Any employment-related matter. This includes, but is not limited to, any dispute involving the Member's employer or its affiliates, their officers or directors, the Member's employee benefit plans, credit unions, programs or arrangements sponsored by an employer, or cases involving workers' compensation, unemployment compensation, sex harassment, age discrimination, etc.

Any dispute or proceeding against the following persons or entities, their officers, directors, employees, or agents: any person or entity involved in the sale of the group policy; Administrator or its subsidiaries; Policyholder; Member's employer; Virginia Surety Company, Inc. it's parents, subsidiaries or any affiliated or successor company, plan underwriter or reinsurer; Plan Sponsor; or any Participating and/or Non-Participating Attorney, if the dispute or proceeding pertains to services provided under the group policy / Certificate of Coverage.

Except regarding LegalEASE Helpline and Financial Helpline services, benefits will not be provided in connection with pre-existing matters, which includes any matter where the Member and/or Family Member is on notice as to a pending legal dispute or has previously contacted an attorney.

GENERAL PROVISIONS

Attorney-Client Relationship

All attorneys are subject to the authority of the State Supreme Court and the State Bar of the state where they are licensed to practice. The Member's relationship with an attorney is privileged and strictly confidential. We will not interfere in the attorney-client relationship, nor in the attorney's independent exercise of his or her professional judgment. Attorneys are not certified specialists.

Member shall authorize Participating Attorney to provide the Administrator with anonymous statistical reports on the number and type of services provided to Member.

By using legal services benefits for which are provided, the Members agree that neither We, nor the Policyholder, nor any other person involved in the marketing or administration of the group policy, shall have any liability for the acts, errors or omissions of an attorney providing services, in whole or in part.

Non-Participating Attorney Services

If the Member already has an attorney, the Member may prefer to use her/him as a Non-Participating Attorney. To do so, the Member must first contact the Member Service Center and notify the representative of his/her intention to use a Non-Participating Attorney for a Covered Service. The Member Service Center will send the Member a claim form to request reimbursement. The Member's reimbursement will be based on the reimbursement schedule as shown in the Schedule of Benefits.

Legal Terminology

The Member or Family Member may call the Member Service Center to obtain a definition or explanation of any term used herein.

Premium Refund Provision

In the event that the premium mode is other than monthly and the group policy is terminated or the Member elects to terminate the coverage, a prorata premium refund will be made in accordance with the insurance laws of the Policyholder's state.

Termination and Cancellation of Coverage

Coverage provided to Member shall terminate upon the first of the following to occur:

- a. Cancellation or termination of the group policy;
- b. If applicable, the Member fails to re-enroll;
- c. The Member is no longer associated with Policyholder; or
- d. The Member fails to remit premium when due, subject to the statutory grace period.

Coverage provided to Family Member of a Member shall terminate upon the first of the following to occur:

- a. The Member's coverage is cancelled or terminated; or
- b. The Family Member ceases to be an eligible Family Member of the Member's coverage.

When coverage for a Member and/or Family Member terminates and a matter is unresolved when coverage terminated, then any further legal work between said Member and/or Family Member and the Plan Attorney shall be outside the scope and coverage of the group policy / Certificate of Coverage. The Plan Attorney shall not be obligated to provide any benefits and any further legal services shall be based upon an independent and separate fee agreement entered into, if at all, between the former Member and/or Family Member and the attorney. If such an agreement is not entered into, then the Plan Attorney may withdraw from any further representation in accordance with applicable law and State Bar standards.

Arbitration

The issuance of this coverage takes place in and substantially affects interstate commerce. Any dispute, controversy, or cause of action by the Policyholder and its Members arising out of or relating in any way to, this insurance, or to the sale or solicitation of this insurance, shall be settled by arbitration under the provision of the Federal Arbitration Act, 9 U.S.C., section 1, et seq. Such arbitration shall be governed by the rules of the American Arbitration Association. The arbitration shall be conducted at our home office or such other location as We and the Policyholder/Member agree. The arbitration panel shall consist of three arbitrators, one selected by Us, one selected by the Policyholder/Member and one selected by the arbitrators previously selected.

If We, a Policyholder/Member, or a third party have any dispute that is directly or indirectly related to a dispute governed by this arbitration provision, the Policyholder/Member and We agree to consolidate all such disputes.

The arbitration shall be binding upon the Policyholder/Member and Us. Any award may not be set aside in later litigation except upon the limited circumstances set forth in the Federal Arbitration Act. The Policyholder/Member and We give up the right to seek remedies in Court, including the right to a jury trial. Judgment upon the award rendered may be entered in any Court having jurisdiction thereof. The arbitration expenses shall be borne by the losing party or in such proportion as the arbitrators shall decide.

Conform to Statute

Any terms of the group policy / Certificate of Coverage which are in conflict with the statutes of the jurisdiction where issued, are amended to conform to the statutes.

Elder Law Package

Elder Law Services

Your benefits package includes Elder Law Services as described below. These benefits are in addition to plan services described in your Certificate of Coverage.

- 1) Eligibility of Parents
 - a) Parents of the Plan Member and the Member's Spouse, regardless of age, are eligible for benefits under the Elder Law coverage described herein.
 - b) The benefits specified below extend not only to the Member's Parents and the Member's Spouse's Biological Parents, but their Step-Parents and Adoptive Parents as well.
- 2) Benefits for Elder Parents
 - a) Advice and Consultation
 1. LegalADVISOR Helpline:
Member may receive advice and consultation by toll-free telephone with a Plan Attorney. Services are available during normal business hours. Calls can relate to any personal legal matter, civil or criminal.
 2. Financial Helpline:
Member will receive consultation by toll-free telephone during normal business hours. Calls can relate to investment strategies, debt matters or any personal financial planning question
 - b) Free Simple Wills & Living Wills
 1. Simple Will Preparation:
Each Eligible Parent, as defined above, may receive one Simple Will per year at no charge. Plan Attorney will prepare the document and discuss the legal requirements for executing the Will.

Simple Will means the will maker does not have a significant net worth and will not benefit from tax planning, or the estate is not subject to current state or federal estate taxation; the will maker does not own a business that will continue in operation after death; the will maker does not want to put restrictions on what heirs may do with the property; the will maker does not want to leave money to someone in a trust because the person cannot manage his or her own affairs (such as a mentally handicapped child), or does not want the property to be managed by a trustee for a period of time past the child's age of majority, to age 25 or 30, for example; the will maker does not think that someone will challenge the will; and/or the will maker does not want to exclude any lawful dependents.
 2. Living Will Preparation:
Eligible Parents, as defined above, may request one Living Will per year at no charge. Plan Attorney will prepare the document as authorized by state law and discuss the legal requirements for signing the Living Will.

Elder Law Package

A Living Will expresses an individual's wishes as to the use or withdrawal of life support systems.

d) Additional documents may be prepared for a minimal charge:

1. Additional documents may be prepared for a minimal charge, up to once per year per Eligible Parent, as described above:
 - Healthcare Directive - \$45 fee per document
 - Financial Power of Attorney - \$45 fee per document
 - Durable Power of Attorney - \$45 fee per document
 - Healthcare Durable Power of Attorney - \$45 fee per document

Any 3 or more of the above documents may be prepared for a package cost of \$115 per set.

ID Theft Solutions Package

Identity Theft Prevention/Recovery Assistance

Coverage includes a basic Identity Theft Helpline Service as well as a comprehensive Online Identity Theft Prevention and Assistance Service for covered members.

- 1) Advice and Consultation
 - a) Free ½ hour telephonic consultations (10 per year) with a Trained Identity Theft Recovery Specialist (consultations can also be online – member's choice)
 - b) Online Assistance in understanding identity theft prevention
 - c) Unlimited access to complete identity theft legal issue law libraries
- 2) Additional Benefits
 - a) Personal Recovery Kit – designed to walk a victim of identity theft step-by-step through the process of recovery (designed to be utilized in conjunction with the free consultations with the Recovery Specialist).
 - b) Free Simple Recovery Letter preparation by plan attorney – a plan attorney will draft the simple affidavits to submit to specific agencies and organizations needed to establish the theft of your identity and prevent further loss of your identity and credit rating.
 - c) Free Review of necessary recovery legal documents (up to 6 pages each)
 - d) Up to \$25,000 Expense Reimbursement for Identity Theft Losses That Cannot Be Recovered

Mediation Package

Mediation Services

Your benefits package includes Mediation Services as described below. These benefits are in addition to plan services described in your Certificate of Coverage.

1. Consultation Services:

- a) Plan members receive unlimited access to online information including domestic disputes, divorce or child custody proceedings, consumer problems, medical bill, warranties, loan disputes, workplace employee disputes, auto accidents, etc.
- b) Members receive one free thirty minute consultation with a licensed mediator every quarter.

2. Mediation Counseling Assistance:

- a) Assistance is available to assist members with understanding mediation and alternative dispute resolution. Examples of some topics are; charting projected lawsuit expenses, understanding when mediation might work, managing legal expenses in mediation, educational tools to make an informed decision, and advice on selecting mediator or other options.
- b) These services are designed to help members deal with the increase in resolution pace.

3. Additional Mediation Services:

- a) Plan members receive a 10% discount on Plan Mediators' normal fees. This includes hourly rates and flat fees. However, this does not apply to Contingency Fees.

Savings Package

Savings Assistance Services

Your benefits package includes a Savings Assistance Plan as described below. These benefits are in addition to plan services described in your Certificate of Coverage.

1. Consultation Services:

- a) Plan members are entitled to an initial consultation with one of our Savings Coaches for savings information including how to get started, how much is the right amount, how can I possibly save, how can I create a savings plan, can I save while I am in debt, and similarly related topics.

2. Creation of Savings Plan Assistance:

- a) Counselor assistance to help members with creating their own personal savings plan is also included in the Saving Assistance Coverage. This service will include charting projected income and expenses, helping the member understand when savings might work, managing expenses in debt, educational tools to make an informed decision, and advice on selecting savings amounts options. This section of the plan is designed to help members deal with their increasing debt and need to save.

3. Additional Follow-up Services:

- a) Plan members may utilize one, free, thirty minute telephone consultation per year.
- b) Follow-up consultations and help from Savings Coaches are also available to each plan member.

Immigration Package

Immigration Services

Your benefits package includes Immigration Services as described below. These benefits are in addition to plan services described in your Certificate of Coverage. The services below are provided for up to one Eligible Family Member, as described below, per year. Eligible Family Members include spouse, children up to any age, parents of member and spouse and siblings of member and spouse.

1. Advice and Consultation:

- a) Plan Member or Eligible Family Member will receive up to one-half hour office consultation per issue with a participating attorney on any personal immigration matter.

2. Review of Immigration Documents:

- a) A Plan Attorney will review and explain the meaning or impact of any immigration form or document, or make suggestions for changes to a form or document being drafted that is up to six (6) pages.

3. Discounted Rate:

- a) Plan Member or Eligible Family Member receives a discounted hourly rate, up to a 25% discount from the Plan Attorney's normal hourly rate, for additional representation. Flat fees may not be discounted.

4. Preparation for Hearings:

- a) Plan Member or Eligible Family Member will receive up to two hours of general preparation for immigration hearings.

5. Preparation of Documents:

- a) A Plan Attorney will prepare necessary affidavits and powers of attorney for the Plan Member or Eligible Family Member at no charge.

To access services, Plan Member or Spouse must call the Member Service Center and identify the family member for whom services are requested.

Legal Protection Plan

Flat Rate Benefits

Your benefits package includes benefits that will be covered at a flat rate charged to the member as described below. These benefits are in addition to plan services described in your Certificate of Coverage. Eligible Family Members include spouse and unmarried dependent children, including stepchild, legally adopted child, child placed in the home for adoption and foster child, up to age 19, and from age 19 up to 25 years if they are enrolled in an accredited school or college as full-time student(s) and are primarily dependent upon the Member for support.

6. Traffic Ticket Defense Flat Rate of \$89:

- b) Traffic defense generally includes the preparation of court documents and attendance at on a one-time only court hearing to settle the issue. Does not include court costs, fines, additional hearings or other related expenses. Does not apply in jurisdictions that consider traffic offenses to be criminal matters.

7. Preparation of Prenuptial Agreement Flat Rate of \$239:

- b) This service covers the preparation of an agreement by a Plan Member and his or her fiancé/partner prior to their marriage or legal union (where allowed by law), outlining how property is to be divided in the event of separation, divorce or death of a spouse. Representation is provided only to the Plan Member. The fiancé/partner must have separate counsel or must waive representation.

To access services, Plan Member or Spouse must call the Member Service Center.

VIRGINIA SURETY COMPANY, INC.

CALIFORNIA ENDORSEMENT TO

GROUP LEGAL EXPENSE INSURANCE POLICY AND GROUP LEGAL EXPENSE INSURANCE POLICY
CERTIFICATE OF COVERAGE

“Family Member” provision of this Policy and Certificate of Coverage is hereby deleted and replaced with the following:

“FAMILY MEMBER” - means the Member’s lawful spouse or domestic partner and children, [and for whom a premium is paid]. Eligible Family Members are the Member’s spouse or domestic partner and Member’s unmarried dependent children, including stepchild, legally adopted child, child placed in the home for adoption and foster child, up to age 19, and from age 19 up to [25] years if they are enrolled in an accredited school or college as full-time student(s) and are primarily dependent upon the Member for support.

All other terms and provisions of the Policy, except as endorsed herein, remain the same.